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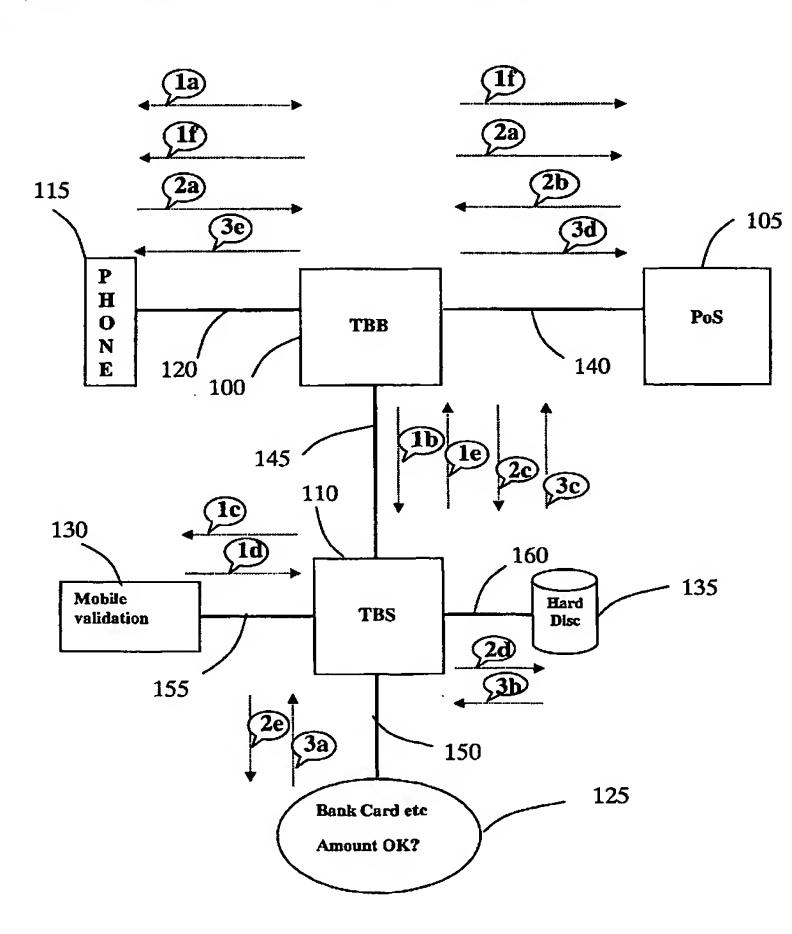
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(54) Title: PAYMENT APPARATUS AND METHOD



(57) Abstract: A secure payment system for authorised point of sale transactions enables a user to pay electronically for goods using a handheld device such as a mobile phone (115). No confidential information need be held on the handheld device (115), all financial data being held within the payment system. A short-range wireless connection is provided to the handheld device (115) and the user has only to enter a PIN to initiate a transaction. The system includes a client device (100) and a server device (110). The server device (110) maintains user profiles which enables customisation, for example of transaction receipts and payment methods. Transaction receipts can be transmitted to a preselected location, for example by email or SMS, which provides an additional security check for the user.

WO 2004/090819 A3



Eurasian (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European (AT, BE, BG, CH, CY, CZ, DE, DK, EE, ES, FI, FR, GB, GR, HU, IE, IT, LU, MC, NL, PL, PT, RO, SE, SI, SK, TR), OAPI (BF, BJ, CF, CG, CI, CM, GA, GN, GQ, GW, ML, MR, NE, SN, TD, TG).

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A. CLASS IPC 7	GO7F19/00		
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B. FIELDS	SEARCHED		
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C. DOCUMI	ENTS CONSIDERED TO BE RELEVANT		•
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	figure 1		
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	claims 1-3 page 6		
	page 8, paragraph 2		
1	page 10, paragraph 2 - paragra figure 8	iph 3	
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X Further	er documents are listed in the continuation of box C.	X Patent family members are listed in	n annex.
	egories of cited documents:	"T" later document published after the inter	mational filing date
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Date of the ac	ctual completion of the international search	Date of mailing of the international search	ch report
26	July 2004	15/10/2004	
Name and ma	ailing address of the ISA	Authorized officer	
	European Patent Office, P.B. 5818 Patentlaan 2 NL - 2280 HV Rijswijk Tel. (+31-70) 340-2040, Tx. 31 651 epo nl,		
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	ation) DOCUMENTS CONSIDERED TO BE RELEVANT			
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X	US 2002/188575 A1 (FREENY CHARLES C) 12 December 2002 (2002-12-12) paragraphs [0045], [0046], [0024] - [0026], [0029] - [0033], [0041] figure 1	•	1-27,32	
A	WO 99/00773 A (BOUQUET HANSPETER; RITTER RUDOLF (CH); SWISSCOM AG (CH); HEUTSCHI WAL) 7 January 1999 (1999-01-07) claims 1,2		1-27	

tional application No. PCT/GB2004/001626

Box II Observations where certain claims were found unsearchable (Continuation of item 2 of first sheet)
This International Search Report has not been established in respect of certain claims under Article 17(2)(a) for the following reasons:
1. Claims Nos.: because they relate to subject matter not required to be searched by this Authority, namely:
2. Claims Nos.: because they relate to parts of the International Application that do not comply with the prescribed requirements to such an extent that no meaningful International Search can be carried out, specifically:
3. Claims Nos.: because they are dependent claims and are not drafted in accordance with the second and third sentences of Rule 6.4(a).
Box III Observations where unity of invention is lacking (Continuation of item 3 of first sheet)
This international Searching Authority found multiple inventions in this international application, as follows:
see additional sheet
1. As all required additional search fees were timely paid by the applicant, this International Search Report covers all searchable claims.
2. As all searchable claims could be searched without effort justifying an additional fee, this Authority did not invite payment of any additional fee.
3. As only some of the required additional search fees were timely paid by the applicant, this International Search Report covers only those claims for which fees were paid, specifically claims Nos.:
No required additional search fees were timely paid by the applicant. Consequently, this International Search Report is restricted to the invention first mentioned in the claims; it is covered by claims Nos.: 1-27, 32
Remark on Protest The additional search fees were accompanied by the applicant's protest.
No protest accompanied the payment of additional search fees.

International Application No. PCT/ GB2004/001626

FURTHER INFORMATION CONTINUED FROM PCT/ISA/ 210

This International Searching Authority found multiple (groups of) inventions in this international application, as follows:

1. claims: 1-27, 32

Two groups of inventions were searched without inviting for extra fees.

1.1. claims: 1-27

Claims 1-27 relate to a payment apparatus consisting of server and client for effecting transactions using mobile devices.

1.2. claim: 32

Claim 32 relates to a transaction authorization method.

2. claims: 28, 29, 33

Claims 28, 29, and 33 relate to a system and method for generating transaction receipts and sending these receipts out to network addresses.

3. claims: 30, 31

Claim 30 and 31 relate to a payment apparatus with a price list processor adapted for price-list processing using user-specific data retrieved from a data store.

information on patent family members

Inte al Application No
PCT/GB2004/001626

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